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September 16, 2005

Director Johns F. Carter
Federal Deposit Insurance Corporation
San Francisco Regional Office
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, California 94105

Dear Director Carter,

I strongly urge you to reject the application by Wal-Mart Stores, Inc. to charter an Industrial Loan Company (ILC) bank in Utah.

I am afraid that by allowing Wal-Mart to enter into the banking industry, the community bank where I work will go the way of the many small retail businesses in our community when our Super Wal-Mart opened.

I also worry that a huge Wal-Mart Bank will cause a monopoly, or a "too big to fail" bank that will test our economy and the bank insurance fund.

I ask for your support in keeping Wal-Mart out of banking.

Thank you.


Nicole Pack